

**METHOD AND APPARATUS FOR DETERMINING AN OFFER  
REGARDING A FINANCIAL PRODUCT**

**ABSTRACT OF THE DISCLOSURE**

- 5           A system, method, apparatus, means, and computer program code for efficiently promoting use of a financial product (e.g., credit card). According to embodiments of the present invention, an entity may have multiple offers that the entity can make regarding a financial product, each of which may product different results, have different costs, or satisfy different entity requirement(s) or objective(s).
- 10   Prior to making an offer regarding the financial product, the entity may determine which one or more of the available offers complies with or best meets the requirement(s) or objective(s) and conduct a promotional campaign in accordance with the identified offer(s).